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REPORT

ON THE

Working of Co-operative Societies in Bihar for the year 1940.

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Report on the working of Co-operative Societies in Bihar for the year 1940.

CHAPTER I.

ADMINISTRATION.

1. *Gazetted officers.*—I took charge of the department on the 2nd December, 1940—hardly a month before the close of the year under review. Mr. N. Baksi, I.C.S., was in charge of the department till the 15th August, 1940, when he had to go on leave on medical grounds. Rai Bahadur J. K. Singh, Deputy Registrar officiated as Registrar from the 16th August, 1940 to the 1st December, 1940 when I took over charge from him. He held the office of the Deputy Registrar of Co-operative Societies till the 15th August, 1940 and again from the 2nd December, 1940 to the 20th December, 1940, when he went on two months' leave preparatory to retirement. He also held charge of the duties of the Registrar in addition to his own during Mr. Baksi's short absence on leave from the 14th February, 1940 to the 24th February, 1940. He was associated with the movement for a long time in various capacities and rendered valuable service to the department. Babu R. K. Prasad, Deputy Collector, held the office of the first Special Officer, Rehabilitation Enquiries, throughout the year. He officiated as Deputy Registrar from the 16th August, 1940 to the 1st December, 1940 and is holding the office of the Deputy Registrar from the 21st December, 1940 in addition to his own. Mr. V. M. Thakore, Secretary of the Provincial Co-operative Bank, Limited, Patna, is working as second Special Officer, Rehabilitation Enquiries, from the 8th June, 1940. Mr. P. Sen Gupta continued to hold the office of the Chief Auditor. Rai Sahib Mathura Prasad, Principal, Co-operative Training Institute, who was a Sub-Deputy Collector, retired from the 1st January, 1941 after a long and a meritorious service in the department. There was no change in the personnel of the Assistant Registrars except that Babu Jagnarain Sahu, a probationery Sub-Deputy Collector officiated in a leave vacancy as Assistant Registrar of Co-operative Societies, Muzaffarpur Circle, from the 20th August, 1940 to the 26th December, 1940. A statement showing the charge of each Assistant Registrar and leave taken by them during the year will be found in Appendix I.

2. *Honorary organisers.*—The terms of appointment of the two honorary organisers for Khunti *cum* Ranchi and Dumka *cum* Pakaur areas, which were renewed last year, expired during the year and were again renewed for one year.

3. *Inspectors and stipendiaries.*—There were 28 Inspectors as in the previous year. In recognition of his approved and meritorious service, Babu Jagnarain Sahu, an Inspector of Co-operative Societies, was promoted to the subordinate Provincial Civil Service (Executive Branch). Babu Umakant Chaudhury, a qualified stipendiary of class I, who held the post of Accountant in the office of the Special Officer, Canegrowers' Co-operative Societies (and then as a Reconstruction Officer temporarily) was appointed as Inspector in his place. Out of the 10 qualified stipendiaries on the waiting list, shown in the last report, five were employed temporarily during the year in connection with Rehabilitation Enquiries.

4. *Government expenditure.*—The total expenditure of Government on the Co-operative movement increased from Rs. 3,41,029 in 1939-40 to Rs. 3,83,601 in 1940-41. The increase was mainly due to the appointment of the Special Audit Officer for the re-organisation of the Audit Service and a Second Special Officer and additional staff in connection with rehabilitation enquiries. The total expenditure of the province (charged to revenue) during 1939-40 was Rs. 5,35,78,620 and the revised estimate for 1940-41 stood at Rs. 6,09,62,000. The total expenditure of Government on the movement exclusive of the two schemes namely, the schemes for Co-operative Training and Education and Development of Handloom Industry was ·6 per cent of the total expenditure of the province (charged to revenue) in 1940-41 as in the previous year. The expenditure on the two schemes was Rs. 17,660 in 1940-41 as against Rs. 29,954 in 1939-40. The decrease was mainly due to revision of the scheme for Co-operative Training and Education at a reduced scale.

5. *Tours and inspections.*—Mr. Baksi was on tour for 81 days and Rai Bahadur J. K. Singh for 16 days as Registrar and for 25 days as Deputy Registrar. As the year under review closed only a month after I took charge of the department I could not go out on tour for more than three days. Babu R. K. Prasad, Deputy Registrar of Co-operative Societies, was on tour for 34 days as Deputy Registrar and for 109 days as Special Officer. The details of touring done by the Assistant Registrars

and other officers of the department are set fourth in Appendix II. The prescribed standard of 200 days was reached by only two Assistant Registrars, viz., Pandit Umakant Thakur (Chapra Circle) who toured for 261 days and Babu K. Prasad (Purnea Circle) who completed 207 days. As in the previous year most of the tours of the Registrar and the subordinate staff were in connection with rehabilitation enquiry. The Deputy Registrar continued to attend to Registrar's office work of routine nature and was thus unable to spend a larger number of days on tour.

CHAPTER II.

GENERAL PROGRESS.

6. *Registration of societies.* —The total number of working societies of all kinds including the Co-operative Federation and the Provincial Co-operative Bank stood at 8,288 as against 7,762 in the previous year. 34 registered societies, which are not working, have been excluded. There was a net increase of 526 societies, most of them being Canegrower's Co-operative Societies. The department continued to follow a very cautious policy in the organisation of new credit societies.

7. *Classification.* —A statement showing the percentage of classification of societies audited during the year under report is given below :—

A (Model)	1·04
B (Good)	7·86
C (Average)	65·67
D (Bad)	21·12
E (Hopeless)	4·31

In the year's record of classification the Central Co-operative Bank, Ltd., Buxar, had the highest percentage of model societies, *i.e.*, 5 while the highest percentage of good societies stood at 29 which was attained by Bettiah National Central Co-operative Bank, Ltd. The Muzaffarpur and Giridih Central Co-operative Banks had both the highest percentage of bad societies which stood at 38. The Muzaffarpur Central Co-operative Bank had also the highest percentage of hopeless societies which stood at 15.

8. *Malpractices.*—As many as 29 cases of malpractices came to light during the year under review. Most of these cases were detected in course of the Rehabilitation Enquiries and a majority

of them relate to societies under the Laheriasarai Central Co-operative Bank Ltd. The Treasurer of a society under this bank committed criminal breach of trust in respect of a cash balance. A criminal case has been started against the accused which is sub-judice. Eleven cases of embezzlement were detected against the office-bearers of another society under the same bank. Criminal proceedings have been started in eight of these cases which are sub-judice. The remaining three cases had to be dropped for want of satisfactory evidence. The Honorary Secretary and the part-time clerk of a Tisco Society were suspected of defalcation and foul play. The matter was handed over to the Police. The trying Magistrate acquitted the Honorary Secretary but convicted the part-time clerk under sections 408 and 477-A of the Indian Penal Code to undego rigorous imprisonment for 3 months. The judgment of the lower court was upheld in appeal both by the District Judge and the Hon'ble High Court. The Treasurer of a society under Deoghar Central Co-operative Banking Union, Ltd., was prosecuted under section 408 of the Indian Penal Code for misappropriation. He was convicted and sentenced to rigorous imprisonment for 4 months and to pay a fine of Rs. 50 or in default to rigorous imprisonment for one month more. A pleader of Jamui in executing an award against a member did not account for the money recovered from him. The society has been advised to take legal action against the pleader. The culprits in other cases have also been suitably dealt with though legal proceedings were not started against them.

CHAPTER III.

WORKING OF SOCIETIES.

(1) Provincial Co-operative Bank, Limited.

9. The working capital of the Provincial Co-operative Bank, Limited, further decreased from Rs. 91,29,546 to Rs. 89,66,000 due to refund of deposits. The paid up share capital, however, remained the same as in the previous year, viz., Rs. 5,84,400. This is the seventh year in succession during which no dividend could be declared for want of any distributable profits. The statutory Reserve Fund increased from Rs. 4,55,905 to Rs. 4,77,400. The Reserve for contingencies stood at Rs. 3,60,542 as in the previous year.

The decrease in the total amount of deposits of all kinds excluding Government loans and the over-draft from the Imperial Bank of India was Rs. 8,97,000 leaving a balance of Rs. 44,42,000 (Rs. 35,08,000 from individuals and Rs. 9,34,000

from Banks and Societies) at the close of the year against Rs. 53,39,000 in the previous year.

Out of the balance of Rs. 23,80,000 of the Government loans outstanding against the Bank at the end of the previous year nothing could be paid during the year under review. The balance of Rs. 10,000 out of the Government loan of Rs. 30,000 advanced to the Bank for financing of Canegrowers' Co-operative Societies was, however, repaid in time.

The Bank continued to follow a very cautious policy in the matter of fresh financing. No fresh loans except some short-term loans to 8 good societies of the defunct Gaya Central Co-operative Bank and to the Paharia Societies in the Rajmahal Subdivision in the District of Santal Parganas were given to any Bank or society. The number of Paharia Societies continued to be 38 as in the previous year but the membership decreased from 825 to 823. The working of these societies continued to be satisfactory. Collection from these societies was 94·2 and 100 per cent respectively of the total demand on account of principal and interest. Out of the 38 Paharia Societies 4 met the seasonal requirements of their members entirely out of their own capital while the remaining 34 had recourse to borrowing from this Bank which was paid back within a few months after the sale of Sabai produce of the season. The owned resources of these societies are rising steadily from year to year and if this rate of progress is maintained it will not be long when most of these societies will become self-supporting. The productive capacity of the Sabai fields has considerably increased as a result of timely attention paid to weeding and harvesting of the grass. Normal credit system was introduced during the year and the system has worked well.

The Bank continued to be handicapped by increasing overdues in the loan accounts of central co-operative banks and societies.

The total demand on account of principal from Central Banks and societies during the year including the overdues of the previous year was Rs. 43,93,000 out of which a sum of Rs. 80,000 only could be realised leaving a balance of Rs. 43,13,000 as overdue.

Out of Rs. 9,21,000 due as interest Rs. 59,000 only was realised during the year leaving a balance of Rs. 8,62,000 as

overdue. While the total outstanding loans of the Bank stand as practically the same figure for the last several years the interest earned on these investments is steadily decreasing from year to year due to many more central banks holding their creditors' meetings. During the year under review, one more central bank held its creditors' meeting.

The amount due on account of loans outstanding against liquidated Central Banks and societies decreased from Rs. 1,63,000 to Rs. 1,61,000. The amount due as cash credit from them stood at Rs. 25,000 as in the previous year.

It was reported last year that the Government of Orissa agreed to pay to the Provincial Co-operative Bank a sum of Rs. 3,75,000 in full settlement of its claims against the Orissa Banks which is estimated to stand at Rs. 6,74,284. Out of this an instalment of Rs. 46,875 was received in 1939 and the balance remained due till the close of the year under review. The amount does not bear any interest.

The total amount of loans against fixed deposits stood at Rs. 79,000 on the 31st December, 1940 against Rs. 1,30,000 on the 31st December, 1939. Nothing out of these loans was overdue.

On the working of the year under review the Bank made a profit of Rs. 1,60,000 including the sum of Rs. 1,21,000 brought over from the previous year. The year's profit was, therefore, about Rs. 40,000 against Rs. 3,000 in the previous year. This rise in the year's profit was due to the calculation of interest on investment in some of the Central Banks on which no interest was calculated before due to their bad financial condition.

Dr. Sir Saiyid Sultan Ahmad, KT., D.L., Barrister-at-Law, was re-elected as the Chairman of the Bank for the 9th year in succession. Rai Bahadur Shyamnandan Sahay was re-elected as the Managing Director for the 3rd year in succession.

(2) Central Banks and Unions.

10. *General.*—The number of Central Banks and Unions continued to be 53. Detailed statistics about their financial position as it stood at the close of the year under review is given in the statements appended to this report. The aggregate paid up share capital on the 31st December, 1940 was Rs. 15·95 lakhs against Rs. 16·07 lakhs on the 31st December, 1939.

There was a decrease of Rs. ·12 lakhs against Rs. ·15 lakhs in the previous year. The working capital also decreased by Rs. 5·58 lakhs from Rs. 160·73 lakhs on the 31st December 1939 to Rs. 155·15 lakhs on the 31st December, 1940. The paid up share capital and reserves represented 10·2 and 9·2 per cent respectively of the working capital. The total statutory Reserve stood at Rs. 7·45 lakhs being 4·8 per cent of the working capital. The proportion of owned to borrowed capital was 1 : 4.

11. *Reserves.*—The total reserves increased by Rs. 6,000 and stood at Rs. 14·36 lakhs. Rs. 7·45 lakhs out of the total reserves of Rs. 14·36 lakhs represented the statutory Reserve.

12. *Deposits.*—The total deposits held by Central Banks and Unions which stood at Rs. 78·49 lakhs in the previous year decreased by Rs. 5·24 lakhs leaving a balance of Rs. 73·25 lakhs at the end of the year under review out of which Rs. 4·98 lakhs was held by societies and the balance of Rs. 68·27 lakhs by individuals (Rs. 5·61 lakhs by members and Rs. 62·66 lakhs by non-members). The Ranchi Central Co-operative Bank had the largest amount of deposits from societies, i.e., Rs. 74,885 while the largest amount of deposits from individual members stood at Rs. 70,211 which was held by the Laheriasarai Central Co-operative Bank. Deposits represented 58·6 per cent of the total borrowing capital which was Rs. 124·83 lakhs at the end of the year. The total amount of savings deposits held by the banks at the close of the year was Rs. 9·61 lakhs against Rs. 10·36 lakhs and Rs. 11·41 lakhs at the close of the years 1939 and 1938 respectively. The total demand for witdrawal on account of all kinds of deposits held by the banks and unions amounted to Rs. 48·85 lakhs against Rs. 55·15 lakhs and Rs. 44.65 lakhs at the close of the years 1939 and 1938 respectively. Against this total demand of Rs. 48·85 lakhs the banks maintained fluid resources to the value of Rs. 4·96 lakhs, i. e., 10·1 per cent only. The comparative figures of fluid resources in the years 1939 and 1938 were Rs. 4·58 lakhs or 8·3 per cent and Rs. 6·50 lakhs or Rs. 14·5 per cent respectively.

13. *Collection—Principal.*—The total collection on account of principal which amounted to Rs. 4·68 lakhs represented 4·2 per cent of the total demand against 3·6 per cent in the preceding two years. The Deoghar Central Co-operative Banking Union had the highest percentage of collection, viz., 37·5, the Godda Central Co-operative Union came next with 28·2 per cent, the Siwan and Dhanbad Banks had 25·7 and 24·8 per cent

respectively. Collection in 5 banks ranged between 10 and 20 per cent while in 10 banks it varied between 5 and 10. In the remaining 34 banks it was below 5 per cent.

Interest.—The total amount of collection of interest was Rs. 5·63 lakhs against Rs. 4·61 lakhs and Rs. 4·98 lakhs in the years 1939 and 1938 respectively. The percentage of collection was 8·8 against 7·8 and 9·9 in the years 1939 and 1938 respectively. The Dhanbad Central Co-operaitve Institute maintained its position as the only bank in the province which was able to make cent per cent collection. The Deoghar and the Godda Unions secured the second and third positions with collections of 92 and 68·5 per cent respectively. The Siwan Central Bank made a collection of 35·8 per cent. The collection in the remaining banks was very low. In 14 banks, viz., Masaurhi, Dinapur, Nawadah, Aurangabad, Sitamarhi, Bhagalpore, Supaul, Rajmahal, Sheikhpura, Haveli-Kharagpur, Daltonganj, Purulia, Arrah and Daulatpur it was below 5 per cent, being less than one per cent in the Arrah and Daulatpur Banks.

The combined percentage of collection of principal and interest comes to 5·9 against 5 and 5·4 in the years 1939 and 1938 respectively.

Details of demand, collection and overdues of Central Banks and Unions and their affiliated societies in respect of principal and interest are given in Appendices III and IV of this report.

14. *Advances.*—The banks advanced to their affiliated societies Rs. 1·93 lakhs against Rs. 1·84 lakhs advanced in the preceding year.

15. *Agricultural improvement.*—Due to paucity of funds the banks could not do much to improve the material and moral condition of their members. Demonstration and propaganda for the improvement of the agricultural condition of members was conducted with the help of officers of the Department of Agriculture in the areas of the banks where the services of these officers were available. Paying crops and garden products are becoming popular and some seeds and plants were distributed free by some banks and also by the Department of Agriculture. Improved methods of cultivation and manuring have been introduced. The officers of the Veterinary Department rendered valuable service in the matter of treatment of cattle disease in the affected areas.

16. *Land improvement.*—Advances for improvement of land were small for want of funds. A sum of Rs. 1,691 was advanced by banks to the affiliated societies and Rs. 2,902 by the latter to the members.

17. *Sanitation and medical relief.*—Though nothing remarkable could be done in this direction for want of funds the banks continued to do what they could, to improve the sanitary condition of the villages in their areas. Medicines were distributed free in the areas of Hazaribagh, Haveli-Kharagpur, Godda and Deoghar Banks and wells and ponds were cleaned by joint labour in other areas as well to prevent the spread of epidemics. New wells were sunk to provide drinking water at some places.

18. *Eduaction.*—As reported in previous years village schools and pathshalas have been started in the areas of certain banks and unions and efforts are being made to multiply their number. These schools and pathshalas are run by contributions from members and by subsidies from the district boards. Some of the banks also made small contributions towards the maintenance of such schools in their areas. Special mention may be made of Deoghar and Siwan Banks. These banks spent Rs. 299 and Rs. 185 respectively over the primary education of children in their areas.

19. *Mass literacy.*—The activities of the Department in promoting Mass Literacy deserve special mention. 273 literacy centres worked through the efforts of co-operative institutions and 3,712 persons were made literate during the year. The progress made in this direction by different classes of institutions under the Department is set forth in the following table :—

Class of institutions.	Number of new centres opened.	Number of persons made literate.
Central Banks and Central Unions ..	102	1,203
Canegrowers' Co-operative societies ..	171	2,509
Total ..	273	3,712

It is extremely encouraging that the Canegrowers' Co-operative Society, Limited, Nawada, in the South Bihar Circle,

collected a sum of Rs. 105 and acquired 3 kathas of land for starting a parmanent literacy centre in the village in which it is functioning. More than 100 societies are receiving copies of the "Roshani" the organ of the Provincial Mass Literacy Committee, Bihar. The Honorary Office-bearers of these societies have volunteered to explain the contents of the "Roshani" at their meetings for the enlightenment of the illiterate members. Nearly 100 Canegrowers' Co-operative Societies have equipped themselves with all the books published in the Mahmud series, under the auspices of the Provincial Mass Literacy Committee. Other societies also contemplate to purchase these useful publications. The Provincial Mass Literacy Committee, in recognition of the good work done by the officers employed under the scheme, awarded 3 medals and 4 certificates of merit to them at their anniversary last year.

20. *Rural reconstruction.*--The Rural Development Centre at Bithauli completed 2½ years of its existence on the 31st December, 1940. The villagers have made a free gift of a piece of land for the construction of an office building. The centre has been doing its utmost to improve the social, economic and sanitary condition of the village. Disputes are mostly settled through Panchayats. 96 spinning wheels are working in the area. The centre purchased yarn worth Rs. 700 from the spinners and sold *khadi* worth Rs. 1,522. A road measuring about 6 furlongs has been constructed through joint effort and the District Magistrate, Muzaffarpur, has made a grant or Rs. 1,000 for providing the same with culverts. Experiments are also being made in collective farming. The Chota Nagpur Divisional Co-operative Federation Board has organised a number of village welfare societies in Masmano and Ilesal areas. Appreciable improvements in village conditions have been effected in these areas. The Chief Organiser, Rural Development Department, Bihar, sent a batch of village organisers, Inspectors and Propaganda Officers for their training in these areas. Other areas are also doing ail that they can to improve the village life and a laudable instance of mutual help and co-operation has been set by the Ranchi Central Co-operative Bank where the entire lands of a member, whose cattle had died and who could not purchase new ones for want of funds were ploughed and seeds sown free by the other members who also gave him other help in this direction.

(3) Agricultural Societies.

21. The total number of working agricultural societies of all types was 8,016 against 7,486 with 1,94,000 members against 1,79,838 in the preceding year. The paid up share

capital and the working capital amounted to Rs. 10·65 lakhs and Rs. 138·83 lakhs respectively against Rs. 10·71 lakhs and Rs. 142·55 lakhs in the preceding year. The statutory reserve and the other funds stood at Rs. 25·95 lakhs and Rs. 1·40 lakhs respectively against at Rs. 25·93 lakhs and Rs. 1·33 lakhs in the previous year. The percentage of owned to borrowed capital was 37·6.

General information about these societies is set forth in Appendix VI. A short description of some of the more important types of societies of this class is given below :—

22. *Primary credit societies with unlimited liability.*—The number of this class of societies decreased from 6,606 to 6,571 and the membership from 1,52,745 to 1,49,704. The working capital and the reserves stood at Rs. 137·26 lakhs and Rs. 27·04 lakhs respectively against Rs. 141·24 lakhs and Rs. 26·99 lakhs in the preceding year. The total amount of loans advanced to members during the year was Rs. 2·26 lakhs against Rs. 2·06 lakhs advanced in the previous year.

A statement is given below to show the purposes for which these loans were advanced :—

Purpose.	Amount.	Percentage.
	Rs.	
Cultivation	33,152	14·67
Purchase of cattle	57,960	25·65
Payment of rent	17,822	7·88
Improvement of land	3,343	1·47
House repairs	12,076	5·34
Trade	15,863	7·02
Purchase of land	29,049	12·85
Maintenance	9,074	4·04
Payment of debt	7,753	3·43
Redemption of land	8,340	3·69
Litigation	293	·12
Raw materials	141	·06
Marriage expenses	14,015	6·2
Other ceremonies	1,201	·53
Other purposes	15,853	7·15
Total ..	2,25,935	

A statement showing the demand, the collection and the overdues, both in respect of principal and interest, is given below :—

—	Total demand.	Collection.	Percentage of collection.	Total outstanding at the end of the year.
	Rs.	Rs.		Rs.
Principal ..	92,05,416	6,77,676	7·3	85,27,740
Interest ..	89,79,966	6,34,584	7·6	83,45,382

23. *Grain golas.*—The number of grain golas was 23 as in the preceding year. The membership increased from 8,429 to 8,461. Cash and grain to the value of Rs. 3,253 were advanced to the members against Rs. 5,456 in the previous year and the total repayments amounted to Rs. 3,600 against Rs. 4,835 in the preceding year. The total amount outstanding was Rs. 39,167 out of which Rs. 13,558 was overdue.

24. *Other types.*—The working capital of the Mayaganj Goala Co-operative Society decreased from Rs. 4,179 to Rs. 4,118 while the reserves stood at Rs. 2,226 as in the preceding year. There was no change in the number of members or in the rates of purchase and supply of milk.

25. Canegrowers' Co-operative Societies :—

(*i*) *Administration.*—Mr. C. A. MacLean, I.A.S., Cane Commissioner, Bihar, continued to hold charge of the Canegrowers' Co-operative Societies as Joint Registrar. Babu Sadasiva Prasad (now Rai Sahib) Deputy Collector—Special Officer of Canegrowers' Co-operative Societies, Pusa, was posted at Patna from the 4th July, 1940 as the Senior Special Officer, Canegrowers' Co-operative Societies with the powers of the Deputy Registrar to assist him in the administration of the canegrowers' co-operative societies. A statement showing the charge of each Special Officer and the leave taken by them during the year is given in Appendix I(*a*).

(*ii*) *Tours and Inspections.*—The Joint Registrar was on tour for 97 days. The Senior Special Officer toured

for 100 days. The details of touring done by the Special Officers are set forth in Appendix II(*a*).

(*iii*) *Working of societies.*—As a result of the policy of cautious expansion followed during the year under review 1,488 Canegrowers' Co-operative Societies and 32 Co-operative Development and Cane Marketing Unions functioned during the crushing season 1940-41 against 1,096 canegrowers' societies in operation in the last crushing season. These societies claimed a total membership of 37,144 canegrowers in 1940-41 with an average of 25 per society. The societies in the South Bihar and Samastipur Circles have not yet been federated into unions and the existing Co-operative Development and Cane Marketing Unions are all concentrated in Saran and Champaran Circles. The Canegrowers' Co-operative Societies supplied to Sugar factories 87,99,673 maunds of cane against 66,75,576 maunds in the preceding year. Due to the restricted production of sugar, the societies were not able to sell their entire cane to sugar factories. Over 20 lakh maunds were converted into Gur by indigenous methods. The Cane Department assisted the members with indigenous bullock driven crushing machines and pans as far as possible. Efforts were also made to ensure the disposal of a portion of Gur manufactured by these societies.

(*iv*) *Organisation of societies in compact blocks.*—As a result of further delimitation of the reserved areas of sugar factories undertaken by the Cane Department, 389 Canegrowers' Co-operative Societies have been placed in free areas. To prevent similar dissipation of efforts and consequent disappointment in future, steps have been taken to form societies within a radius of 5 miles from the sugar factories. This will ensure to Canegrowers' Co-operative Societies formed within the afore-mentioned radious a long life of useful activity. The organisation of Canegrowers' Co-operative Societies on this principle is continuing, but a vast amount of work still remains to be done. An idea of the volume of work still remaining to be done will be obtained from the fact that though there are nearly 7,800 villages in the reserved areas of factories, there are yet only 1,009 Canegrowers' Co-operative

Societies in villages reserved to factories in the province.

(*v*) *Canegrowers' Co-operative Societiee as medium for Cane Development.*—One of the main objects of organising canegrowers into societies is to set up a nucleus for conducting cane development in the reserved areas of sugar factories, and instructions were issued to the Assistant Directors of Agriculture employed under the Sugarcane Improvement Scheme to conduct cane development mainly through the medium of these societies. A detailed plan for co-ordinating the work under the two schemes for the organisation and operation of Canegrowers' Co-operative Societies and for the improvement of sugarcane cultivation in Bihar was prepared at a conference of gazetted officers of the Cane Department held on the 9th November, 1940. According to the scheme adopted at this conference the gazetted officers of the department have been directed to meet at least twice every year and as often as may be necessary to select sites for their work in the areas under their charge in close collaboration with the representatives of Sugar factories. Local Committees have also been set up with regional jurisdiction to implement this scheme of co-ordination. The scheme has been in operation only for a short time and it is not yet possible to pronounce any judgment on the measure of success achieved in the province. No efforts, will, however, be spared to make this scheme completely successful.

From reports received, it appears that the propaganda conducted for line plantation of cane in Canegrowers' Co-operative Societies has borne very encouraging results. Nearly 95 per cent of the cane planted by members of Canegrowers' Co-operative Societies is now grown in lines according to the methods recommended by the staff employed under the Sugarcane Improvement Scheme. The number of manure pits and compost heaps has increased considerably. There are now 5,036 manure pits and 3,698 compost heaps. Members of these societies have taken up green manuring of the cane crop enthusiastically. There are 768 sets of improved

agricultural implements in Canegrowers' Co-operative Societies. The ideal is to induce every Canegrowers' Co-operative Society to equip itself with a set of improved agricultural implements consisting of a Bihar plough, a Ridging plough and a three or five-tined cultivator. Vigorous propaganda has been undertaken for replacing the older varieties of cane with higher sucrose yielding varieties recently introduced. The acreage under cane of these improved varieties (Co. 299, Co. 313 and Co. 356 cane) in Canegrowers' Co-operative Societies in 1941-42 has been estimated at nearly 25,000 acres. Only less than 7 per cent of the acreage under cane in those societies is reported to be still under older varieties.

(*vi*) *Other improvements.*—As the resources of the societies are increasing, they are undertaking projects of general welfare in the villages. In the South Bihar Circle 20 surface wells were dug and two tube-wells were sunk and two Rahat Pumps were bought in the Saran Circle ; 1,176 yards of village roads were repaired in the Champaran and South Bihar Circles by co-operative efforts. In the Pusa Circle eleven village roads were built at a cost of nearly Rs. 4,000, two-thirds of the cost having been contributed by the Government of India from the grant for Rural Uplift in the Darbhanga District. The contribution was kindly made by Mr. K. P. Sinha, I.C.S., lately District Magistrate, Darbhanga, for which the department is most grateful to him.

(*vii*) *Common Good Fund.*—All the societies have been advised to establish a Common Good Fund by voluntary contributions from their members. The rate of contribution varies from one anna per cart to three pies per maund of the cane supplied by them. The purpose of this fund is to create a capital of at least Rs. 1,000 in each society to enable it to undertake short term crop financing. A sum of Rs. 4,000 was collected in this fund during the period under review. In view of the fact that the members were not able to sell their entire crop of cane to the Sugar factories which caused considerable

disappointment and loss to them, it was not thought desirable to ask members to make bigger contributions to the fund. The efforts will be continued this year as well so that the fund may be built up as quickly as possible. This is the surest way of stabilising Canegrowers' Co-operative Societies.

(*viii*) *War efforts.*—It is extremely pleasing to record that members of Canegrowers' Co-operative Societies contributed Rs. 3,532-2-0 to His Fxcellency the Viceroy's War Purposes Fund during the period under review. This contribution was purely voluntary as in all cases it was requested to be earmarked for offering relief to the relations of Indian soldiers killed or wounded in the War. The societies have further invested a sum of Rs. 3,820 in 10 years' Defence Savings Certificates issued by the Government of India.

When the societies receive their commission due on the supplies of cane made to the sugar factories this year, it is expected that they will invest further sums in Defence Savings Certificates.

Over 500 societies are receiving copies of the "Dehat" regularly. The contents of the "Dehat" are explained to members at meetings of these societies.

Besides the help rendered by members of the Canegrowers' Co-operative Societies, the Government staff have co-operated whole heartedly with local officers in promoting war efforts in their jurisdiction. The Special Officers are members of the Subdivisional and District War Committees and almost all members of the staff are contributing regularly to the Defence Savings Provident Fund in response to the appeal issued by the local Government.

(4) Non-agricultural Societies.

26. *General.*—The number and membership of non-agricultural societies decreased from 215 to 211 and 35,068 to 34,914. General information about these societies is given in Appendix VI.

A statement showing the demand, the collection and the overdues of the primary societies with unlimited liability, both in respect of principal and interest, is given below :—

—	Total demand.	Collection.	Percentage of collection.	Total outstanding at the end of the year.
	Rs.	Rs.		Rs.
Principal ..	1,75,532	69,777	39·7	1,05,755
Interest	1,15,701	27,168	23·4	88,533

A short description of some of the other more important types of societies of this class is given below :—

27. *Provincial societies.*—The number of these societies was 9 as in the preceding year. The Provincial Civil Service Co-operative Association with 367 members had the largest amount of working capital which stood at Rs. 3,40,396. The share capital and the Reserves of the Association amounted to Rs. 67,333 and Rs. 24,024 respectively and it earned a profit of Rs. 5,164 on the year's working. The Police Officers' Co-operative Society Ltd., with 1,884 members owned the highest share capital amounting to Rs. 98,060 and earned the largest profit on the year's working viz., Rs. 9,670. The working capital and the Reserves stood at Rs. 2,12,569 and Rs. 48,081 respectively. The Posts and Telegraphs Co-operative Society which had 2, 520 members earned a profit of Rs. 7,864 on a working capital of Rs. 2,48,844. The share capital and the Reserves amounted to Rs. 81,587 and Rs. 22,233.

28. *Employees' Societies.*—The number of employees' societies increased from 72 to 73, the membership increasing from 21,335 to 22,115. The share capital, the working capital and the reserves amounted to Rs. 18,07,536, Rs. 44,68,451 and Rs. 5,01,302 respectively and the societies earned a profit of Rs. 1,44,509 on the year's working.

29. *Peoples' and Traders' Banks and Urban societies.*—The number and membership of these societies decreased from 11 to 7 and 2,934 to 2,544. The aggregate working capital, share capital and reserves stood at Rs. 6,44,043, Rs. 90,382 and Rs. 96,915 respectively and the societies earned a profit of Rs. 10,471 during the year.

30. *Weavers Societies.*—The number of Weavers' societies of limited type was 9 as in the preceding year. There were 685 members. The working capital, share capital and the Reserves of these societies amounted to Rs. 38,614, Rs. 13,125 and Rs. 12,516 respectively and the societies earned a profit of Rs. 1,517 during the year. These societies sold their products at the exhibitions held at Patna and Laheriasarai and the sale proceeds amounted to Rs. 1,597. Of the entire sale proceeds of Rs. 1,597 the share of Bihar Weavers' Co-operative Society was Rs. 806 and of Bahwara Weavers' Co-operative Society Rs. 336.

31. *Societies for depressed class.*—There were 24 societies for depressed class. The membership stood at 748, working capital at Rs. 41,176, share capital at Rs. 4,135 and reserves at Rs. 13,693 and the societies earned a profit of Rs. 541 during the year.

32. *Stores.*—The number of co-operative stores was 6 as in the previous year. The Christien Co-operative Stores, Domchanch, with 127 members and a working capital of Rs. 9,647, share capital of Rs. 5,061 and reserves of Rs. 4,586, earned a profit of Rs. 3,946. The Ranchi Accounts Office Co-operative Stores, which had 184 members, had a working capital of Rs. 39,125, share capital of Rs. 3,330 and reserves of Rs. 11,315 and earned a profit of Rs. 1,995 during the year.

33. *Other types.*—The working capital, share capital and reserves of the Pioneer Co-operative Housing Society at Patna which had 69 members stood at Rs. 85,080, Rs. 13,640 and Rs. 2,378 respectively. The society earnd a profit of Rs. 1,389.

There were 5 Thrift societies with 122 members. The working capital, share capital and reserves of these societies stood at Rs. 12,507, Rs. 2,879 and Rs. 611 respectively. The Dhanbad Co-operative Credit and Thrift Society which had 47 members earned a profit of Rs. 249 on a working capital of Rs. 10,769, share capital of Rs. 1,740 and reserves of Rs. 204.

The number of Better Living and Gram Sudhar Societies was 30 as in the previous year. There were 1,348 members. The working capital and reserves stood at Rs. 4,152 and Rs. 3,919 respectively. The Muzaffarpur Health Association, which is doing laudable work in physical culture, deserves special commendation. It has a band of enthusiatic workers on the directorate.

CHAPTER IV.

The Co-operative Federation and the Co-operative Training Institute.

34. *Co-operative Federation.*—The 22nd Session of the Co-operative Federation Congress was held at Hazaribagh on the 15th and the 16th June, 1940 and was presided over by Babu Sri Krishna Sinha, M.L.A., Ex-Prime Minister of this Province. The Congress discussed the question of Rehabilitation of the Co-operative Movement and passed a resolution urging Government to make early arrangements for the rehabilitation of the co-operative societies and central banks.

The Federation Council met thrice during the year.

As reported last year a new levy of 6 pies per cent on the working capital of central banks and unions and limited liability societies was introduced for carrying out the restricted future activities of the Federation and maintaining the minimum staff required for the purpose. The total contribution for the year under this head amounted to Rs. 7,632-11-9 which together with the arrears comes to Rs. 13,629-6-6. Out of this a sum of Rs. 4,929-3-3 only could be collected during the year leaving a balance of Rs. 8,700-3-3. A lump grant of Rs. 250-0-0 was received from the provincial Co-operative Bank for development work. The Federation received during the year a subsidy of Rs. 4,800-0-0 from Government for the years 1939-40 and 1940-41 for the maintenance of Inspecting Clerks in backward areas out of which a sum of Rs. 400-6-0 was refunded to Government being the unspent balance of the subsidy for 1939-40.

The year started with an overdraft of Rs. 826-11-9 and closed with an overdraft of Rs. 745-6-0 in the new cash credit account "B" with the Provincial Co-operative Bank, started since the transfer of control of audit to Government. The overdraft in the old cash credit account amounted to Rs. 33,782-6-6.

283 societies were affiliated to the Federation during the year.

The publication of the Bihar Co-operative Journal and the Hindi magazine "Gaon" was continued during the year under review. Professor B. B. Mukherjee and Babu Dip Narayan Sinha, M.L.A., Deputy Governor of the Federation respectively continued to be the Editors of the two publications as in the previous year. The total income from these publications was Rs. 833-0-0 while the expenditure over their publication amounted to Rs. 1,233-0-0, the deficit being Rs. 400-0-0 against Rs. 397-0-0 in the previous year.

The Federation got a piece of land on the Patna Gaya Road behind the Lady Stephenson Hall on lease in 1935 from the Collector, Patna, for construction of a building for its own use but no building was constructed though plan for it had been prepared. At the 20th Session of the Co-operative Federation Congress, held at Patna in April, 1938, it was resolved that a hall named "Mohiuddin Memorial Hall" be constructed from the fund in deposit with the Provincial Co-operative Bank under the head "Mohiuddin Memorial Fund" as a part of the Federation building. The Council at its last meeting held in November, 1940, authorised the Deputy Governor to take necesaary steps for the construction of the proposed building. The work was started late in December, 1940, and the building is under construction under the supervision of the Deputy Governor of the Federation.

35. *Co-operative Training Institute*—Rai Sahib Mathura Prasad continued to be the Principal throughout except for a period of 7½ months from the 15th February, 1940 to the 31st May, 1940 and again from the 14th August, 1940 to the 13th December, 1940, when he was on leave and Mr. S. A. Hameed a Lecturer, officiated as Principal. Mr. Hameed worked as Lecturer for the rest of the year except for a period of 17 days from the 1st June to the 7th June, 1940 and again from the 14th December, 1940 to the 23rd December, 1940 when he was on leave. Mr. S. C. Khan officiated for Mr. Hameed when the latter was officiating as Principal and again during his absence on leave and worked as part-time lecturer from the 8th to the 15th June, 1940 and again from the 24th to the 31st December, 1940. 272 students consisting of Auditors, Inspectors, Reconstruction Officers, Enquiring Officers, Bank Managers, Bank and Inspecting Clerks, Clerical staff of Tisco Societies, Organisers and Supervisors of Canegrowers' Co-operative Societies and office-bearers and members of such societies received instruction during the year. The subjects taught were Co-operation, Banking, Accounts, Audit and Rehabilitation and Reconstruction. Specialists and officers of the other nation building departments also delivered lectures on various subjects from time to time.

As a part of the scheme for the re-organisation of Audit Service now under the consideration of Government special preparatory classes were arranged for the Auditors.

Peripatetic classes were held at Ranchi and Jamshedpur for the training of employees of banks and societies in those parts of the Province

The term of the 4 year scheme of Co-operative Training and Education as originally sanctioned by Government of India

expired on the 31st March, 1940 and has been extended by the local Government for a further period of two years. The part of the original scheme dealing with Education and Training of punches has been suspended pending the Rehabilitation of the movement.

CHAPTER V.

INSPECTION AND AUDIT.

36. *Inspection.*—As the Assistant Registrars were mostly engaged on Rehabilitation enquiries there was no regular inspection of banks and societies during the year under report. But the Assistant Registrars of Co-operative Societies, Ranchi, Patna and Chapra Circles could, however, arrange to inspect 11 Central Banks and 50 societies in these areas.

37. *Audit.*—The audit staff which were taken over by Government on the 1st November, 1938, are still working on a temporary basis pending the orders of Government regarding the re-organisation of audit service. The services of Mr. P. C. Das Gupta of the Indian Audit Department were requisitioned for five months for holding an examination to test the merit and efficiency of the audit staff and to examine the scheme of the re-organisation of audit service. As reported last year he joined on the 15th March, 1940 and held the necessary examination of the audit staff in July and has submitted his report to Government.

As in the previous year, no audit fee for the year 1940 was levied on the central banks and societies. But early in 1941 the audit fee for the year 1939-40 was demanded from central banks and societies on the same basis and rates as were in force when under the Bihar Co-operative Federation, Ltd., in 1938. Out of the adjusted arrear audit fee for 1938 amounting to Rs. 94,505 a sum of Rs. 18,392 only could be realised during the year. Another sum of Rs. 2,604 was collected by the Bihar Co-operative Federation, Ltd., as arrear contribution upto 1937 and paid to Government. A sum of Rs. 2,000 was also realised from a central bank as a part payment of audit fee for 1939-40. The total realisation of audit fees, therefore, amounted to Rs. 22,996 during the year.

The total number of societies including Canegrowers' Co-operative Societies (but excluding Central Co-operative Banks, Unions and non-agricultural societies with limited liability) liable for audit was 7,684 out of which 2,080 only were audited during the year. The number of non-agricultural societies with limited liability and liquidated societies audited

during the year was 54 and 156 respectively. Audit of 33 Central Co-operative Banks and Unions and 59 non-agricultural societies with limited liability could not be completed within the year under report.

The arrears in audit were due to the employment of most of the audit staff in connection with Rehabilitation enquiries for the whole year as stated in last year's report and were also due to considerable reduction in the strength of the audit staff in pursuance of the orders of Government not to fill up vacancies in the audit staff pending final orders of Government on the scheme of reorganisation of audit service. Though the number of auditors taken over from the Federation on the 1st November, 1938, was 86, there were only 75 auditors (including one under suspension) at the end of the year under report.

38. *Test Audit.*—The Chief Auditor test audited 10 societies and audited the annual accounts of the Co-operative Federation, the Provident Fund Committee and the Co-operative Press now closed. He visited 8 banks and 15 societies on special work and held enquiry under section 35 of the Co-operative Societies Act of one bank. Only one Assistant Registrar could test audit ·7 per cent of the societies audited during the year in his area.

CHAPTER VI.

LIQUIDATION AND AWARD.

39. ***Liquidation.***—A statement showing the progress of liquidation cases during the last four years is given below :—

	Number of cases.				Amount involved.			
	1937.	1938.	1939.	1940.	1937.	1938.	1939.	1940.
1	2	3	4	5	6	7	8	9
					Rs.	Rs.	Rs.	Rs.
1. Cases pending at the beginning of the year.	868	838	815	835	22,59,049	21,73,132	20,90,195	20,84,049
2. Proceedings started during the year.	20	36	42	44	37,659	52,689	45,018	83,828
3. Cases satisfied during the year.	50	59	22	27	1,23,576	1,14,547	45,977	62,348
4. Amount written off ...	...	...	...	...	...	21,079	5,187	7,224
5. Cases pending at the close of the year.	838	815	835	852	21,73,132	20,90,195	20,84,049	21,03,305

40. *Award.*—The progress of award cases during the last four years is set forth in the following table :—

—	Number of cases.				Amount involved.			
	1937	1938.	1939.	1940.	1937.	1938.	1939.	1940.
1	2	3	4	5	6	7	8	9
					Rs.	Rs.	Rs.	Rs.
1. Cases pending at the beginning of the year.	4,455	3,761	3,141	3,253	15,63,218	15,74,159	16,61,819	19,47,781
2. Awards issued during the year.	513	396	670	1,241	4,7 5.195	4,69,877	5,63,553	7,30,321
3. Cases satisfied during the year—								
(a) Amicably ...	730	285	174	171	2,92,713	1,09,519	68,33 1	1 ,49,672
(b) Through court ...	477	423	358	536	1,71,531	1.54,855	1,94,839	2,17,509
4. Cases cancelled or time barred.	...	308	26	35	...	1,17,843	14,420	13,511
5. Cases pending at the close of the year.	3,761	3,141	3,253	3,752	15,74,159	16,61,819	19,47,781	22,97,410

CHAPTER VII.

Progress of Rehabilitation.

41. Upto the end of 1939, rehabilitation enquiries were completed in the areas of 21 out of 53 Central Banks and Unions. 15 more banks containing 1,973 societies with 44,498 members were completed during the year under report, the details of which are given in Appendix VII.

In accordance with the Government decision to the effect that for the purpose of preparing proposals for reconstruction the figures as they stood on the 1st of January, 1940, should be taken as the basis, the rehabilitation enquiry records of as many as 26 central banks had to be revised upto the 31st December, 1939. Of these, revision work was completed in the areas of 2 central banks while the work was proceeding in 2 more banks at the close of the year under report.

In connection with rehabilitation enquiries Government sanctioned in April, 1940, an additional staff of a Second Special Officer, 12 Reconstruction Officers and 50 Enquiring Officers for a period of six months. Mr. V. M. Thakore, Secretary of the Provincial Co-operative Bank, who was appointed to the post of Second Special Officer joined on the 8th June, 1940, and out of the posts of 12 Reconstruction Officers and 50 Enquiring

Officers, appointments of 9 Reconstruction Officers and 36 Enquiring Officers only were made as the Senior Special Officer whose appointment was kept under consideration by Government did not join. The term of appointment of the Second Special Officer, 2 Reconstruction Officers and 12 Enquiring Officers had to be further extended upto the end of May, 1941.

With the progress of rehabilitation enquiries and draft reconstruction proposals indicated above, the rehabiltation scheme in its final form was receiving the active consideration of the Provincial Government and the Department towards the end of the year under report.

CHAPTER VIII.

MISCELLANEOUS.

42. *Acknowledgment.*– Though this year has been a difficult one for the Co-operative Movement, the department got the full co-operation and advice of many honorary workers, District and Subdivisional officers and officers of other nation-building departments. While it is not possible to mention everybody by name, I would particularly mention the assistance and advice received from and the good work done by the non-officials and officials named below :—

NON-OFFICIALS.

1. Rai Bahadur Shyamnandan Sahay, M.L.C., Managing Director of the Provincial Co-operative Bank, Limited.
2. Babu Dip Narayan Singh, M.L.A., Deputy Govornor, Bihar Co-operative Federation, Limited.
3. Rai Sahib Raj Prakash Narayan, Fatwa.
4. Rai Sahib Nalini Mohan Bhaduri, Deputy Chairman, Madhipura Central Co-operative Bank, Limited.
5. W. H. Meyrick, Esq., O.B.E., Chairman, Motihari Central Co-operative Bank, Limited.
6. Rai Bahadur S. K. Roy, Deputy Chairman, Rohika Central Co-operative Union, Limited.
7. Khan Bahadur Saghirul Haque, M.L.A., Honorary Secretary, Siwan Central Co-operative Bank, Limited.
8. Mr. K. N. Sen Gupta, Chairman, Dhanbad Central Co-operative Institute, Limited.
9. Babu Jagdish Prashad, Hazaribagh.
10. Babu Manmatho Nath Das Gupta, Honorary Secretary, Mehtartoli Co-operative Society, Hazaribagh.

The department is very sorry to record the untimely death of Pandit Lakshmi Nath Misra, M.A., B.L., late Honorary Secretary of the Rohika Central Co-operative Union, Limited, who rendered very useful service to the Co-operative Movement.

OFFICIALS.

1. Mr. V. K. B. Pillai, I.C.S., Director of Industries, Bihar.
2. Mr. D. R. Sethi, I.A.S., Director of Agriculture, Bihar.
3. E. T. Prideux, Esq., I.C.S.
4. Rao Bahadur K. S. Rao, Textile Expert, Department of Industries.
5. Rai Sahib Mahabir Prasad, Subdivisional Officer, Madhubani.
6. Rai Sahib A. Prasad, Subdivisional Officer, Deoghar.
7. Khan Sahib Abdul Hai, Subdivisional Officer, Nawada.

Mr. V. M. Thakore, Secretary of the Provincial Co-operative Bank, worked as Special Officer in the department for the major part of the year. He and Mr. Ram Krishna Prasad, Deputy Registrar, continued to render valuable assistance to me, in conducting Rehabilitation Enquiry and in the administration of the department. Rai Sahib Sadashiva Prasad, Senior Special Officer, Canegrowers' Co-operative Societies rendered valuable assistance to the Joint Registrar in introducing reforms in connection with the guidance and control of Canegrowers' Co-operative Societies and Unions, in the drafting of Rules and Bye-laws for Canegrowers' Co-operative Societies and Co-operative Development and Cane Marketing Unions and generally in improving the internal administration of this branch of the department. Col. Maclean's efficient administration as Joint Registrar, has not only consolidated the position of the existing societies but has opened up a brighter future for similar societies in the Reserved area.

43. *Conclusion.*—This report has been delayed as most of the staff under the Canegrowers' Scheme were deputed to work under the Cane Survey Scheme in addition to their own duties as a result of which the Joint Registrar could not furnish his report on the working of the Canegrowers' Co-operative Societies earlier than the 22nd of July.

PATNA:
The 25th July, 1941.

M. M. PHILIP,
Registrar.

STATEMENT I.

STATEMENT I.

Central Banks—Profit and Loss Statement.

Classification.	Profit brought forward from last year.	PROFIT. Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	LOSS. Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.	Net profit (+) or loss (—) Column 22 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
(*a*) Provincial Bank—Bihar and Orissa Provincial Co-operative Bank, Ltd.	1,20,535	3,02,940	..	...	1,279	3,04,219	1,89,692	37,915	21,462	2,513	12,774	2,64,356	+39,863	1,03,494	1,48,980	
Total for 1939 ...	1,17,637	2,70,382	...	...	1,478	2,71,860	2,06,735	41,393	1,560	2,665	16,609	2,68,962	+2,898	1,15,477	1,69,216	
(*b*) Central Banks—																
Patna—																
Masaurhi Central Co-operative Union, Ltd.	44,451	23,851	...	...	89	23,940	9,041	3,097	...	196	143	12,477	+11,463	89	2,878	
Bihar Central Co-operative Bank, Ltd.	...	13,842	...	...	60	13,902	10,388	6,941	...	552	1,784	19,665	—5,763	295	9,029	
Barh Central Co-operative Bank, Ltd.	...	13,368	...	...	1,911	15,279	11,949	7,171	...	115	679	19,914	—4,635	403	10,606	
Fatwa Central Co-operative Union, Ltd.	59,676	25,175	...	...	3,759	28,934	231	6,913	...	567	2,187	9,898	+19,036	2,441	6,291	
Dinapur Central Co-operative Union, Ltd.	96,467	31,347	...	...	241	31,588	276	4,584	...	1,151	762	6,773	+24,815	82	4,573	
Total Patna ...	2,00,594	1,07,583	...	...	6,060	1,13,643	31,885	28,706	...	2,581	5,555	68,727	+44,916	3,310	33,377	
Gaya—																
Nawada Central Co-operative Bank, Ltd.	1,11,246	46,807	...	...	951	47,758	11,874	7,719	..	436	710	20,739	+27,019	520	8,317	
Jahanabad Central Co-operative Bank, Ltd.	32,692	41,923	...	...	55	41,978	15,608	6,570	...	473	4,101	26,752	+15,226	1,105	7,264	
Aurangabad Central Co-operative Bank, Ltd.	...	17,148	...	...	286	17,434	812	4,473	...	636	575	6,496	+10,938	318	4,683	
Total Gaya ...	1,43,938	1,05,878	...	...	1,292	1,07,170	28,204	18,762	...	1,545	5,886	53,987	+53,183	1,943	20,264	

Shahabad—															
Arrah Central Co-operative Bank, Ltd.	...	10,854	...	...	690	11,544	256	2,617	...	34	742	3,649	+87,95	24	2,238
Buxar Central Co-operative Bank, Ltd.	...	10,854	...	...	80	10,934	3,213	2,055	...	39	509	5,816	+5,118	80	2,668
Sasaram Central Co-operative Bank, Ltd.	2,321	6,002	...	...	7	6,009	2,291	2,314	...	226	58	4,889	+1,120	7	2,127
Bhabhua Central Co-operative Bank, Ltd.	2,357	5,261	...	...	215	5,476	3,038	3,127	...	31	24	6,220	—744	1,575	3,862
Total Shahabad ...	4,678	32,971	...	...	992	33,963	8.798	10,113	...	330	1,333	20,574	+13,389	1,686	10,895
Muzaffarpur—															
Muzaffarpur Central Co-operative Bank, Ltd.	57,512	41,451	...	...	1,110	42,561	22,051	7,395	...	177	1,208	30,831	+11,730	2,817	12,123
Sitamarhi Central Co-operative Bank, Ltd.	2,11,647	40,041	...	...	1,312	41,353	47	2,832	...	617	1,493	4,989	+36,364	694	4,325
Hajipur Central Co-operative Union, Ltd.	58,800	23,726	...	...	37,769	61,495	14,583	6,799	...	664	10,065	32,111	+29,384	372	7,941
Total Muzaffarpur ...	3,27,959	1,05,218	...	...	40,191	1,45,409	36,681	17,026	...	1,458	12,766	67,931	+77,478	3,683	24,389
Saran—															
Chapra Central Co-operative Union Ltd.	1,105	24,444	...	...	655	25,099	14,559	7,149	...	814	1,645	24,167	+932	377	7,411
Siwan Central Co-operative Bank, Ltd.	50,563	31,226	27	...	1,900	33,153	11,487	16,441	...	493	1,679	30,100	÷3,053	1,919	19,986
Gopalganj Central Co-operative Bank, Ltd.	89,075	26,144	...	...	1,204	27,348	8,209	8,068	...	431	881	17,589	+9,759	957	12,813
Total Saran ...	1,40,748	81,814	27	...	3,759	85,000	34,255	31,658	...	1,738	4,205	71,656	+13,744	3,253	40,210
Champaran—															
Motihari Central Co-operative Bank, Ltd.	22,568	29,174	...	...	3,346	32,520	17,281	8,528	..	626	1,129	27,294	+5,226	3,346	12,975
Bettiah National Central Co-opearative Bank, Ltd.	...	13,268	...	...	267	13,535	7,846	4,375	...	512	89	12,822	+713	311	4,395
Total Champaran ...	22,568	42,442	...	...	3,613	46,055	25,127	12,633	...	1,138	1,218	40,116	+5,939	3,657	17,370
Darbhanga—															
Laheriasarai Central Co-operative Bank, Ltd.	79,788	37,596	509	...	3,670	41,775	15,925	8,153	5,000	2,617	2,753	33,848	+7,927	4,179	8,280
Rohika Central Co-operative Union, Ltd.	74,637	61,154	..	...	2,385	63,539	21,193	12,533	..	1,233	4,067	39,026	+24,513	611	15,524
Daulatpur Central Co-operative Bank, Ltd.	65,099	48,114	...	...	2,222	50,336	23,531	8,441	...	647	2,368	34,980	+15,356	2,276	12,608
Samastipur Central Co-operative Union, Ltd.	23,664	17,117	...	...	1,099	18,216	7,900	5,322	...	264	148	13,634	+4,552	...	4,844
Total Darbhanga ...	2,43,098	1,63,981	509	...	9,376	1,73,866	68,539	34,452	5,000	4,161	9,336	1,21,488	+52,378	7,066	41,256
Bhagalpur—															
Bhagalpur Central Co-operative Bank, Ltd.	54,934	34,301	...	...	1,392	35,693	9,317	6,060	...	120	4,861	20,358	+15,335	1,392	10,239
Madhipura Central Co-operative Bank, Ltd.	41,561	15,038	...	...	150	15,188	4,587	4,396	...	338	66	9,387	+5,801	150	5,347
Supaul Central Co-operative Bank, Ltd.	15,794	10,907	...	...	451	11,358	316	3,102	...	355	690	4,463	+6,895	450	3,338
Bhaptiahi Central Co-operative Union, Ltd.	20,011	17,566	...	...	2,284	19,850	10,996	2,283	...	50	1,451	14,780	+5,070	2,284	2,383
Banka Central Co-operative Union, Ltd.	82,608	37,528	...	...	4,896	42,424	12.331	9,646	...	729	563	23,269	+19,155	4,896	4,900
Total Bhagalpur ...	2,14,908	1,15,340	...	...	9,173	1,24,513	37,547	25,487	...	1,592	7,631	72,257	+52,256	9,172	26,107

STATEMENT I—*contd.*

Central Banks—Profit and Loss Statement—contd.

Classification.	Profit brought forward from last year.	PROFIT. Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	LOSS. Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.	Net profit (+) or loss (—) Column 22 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Santal Parganas—																
Dumka Central Co-operative Union, Ltd.	...	6,388	...	...	1,415	7,803	3,896	4,247	...	27	...	8,170	—367	4,372	5,021	
Deoghar Central Co-operative Union, Ltd.	4,733	12,510	64	...	110	12,684	3,904	6,053	...	469	...	10,425	+2,259	429	7,559	
Rajmahal Central Co-operative Union, Ltd.	48,002	14,601	...	...	1,255	15,856	4,205	4,763	...	255	323	9,546	+6,310	1,141	4,592	
Jamtara Central Co-operative Union, Ltd.	8,269	6,779	...	...	6	6,785	1,798	2,373	...	138	4	4,313	+2,472	6	2,412	
Godda Central Co-operative Union, Ltd.	4,501	2,717	11	...	1,436	4,164	437	1,834	...	4	10	2,285	+1,879	403	2,025	
Total Santal Parganas ...	65,505	42,995	75	...	4,322	47,292	14,240	19,269	...	893	337	34,739	+12,553	6,351	21,609	
Monghyr—																
Monghyr Central, Co-operative, Bank, Ltd.	29,348	14,917	...	...	102	15 019	15,050	3,881	...	17	630	19,078	—4,059	102	4,007	
Jamui Central Co-operative Bank, Ltd.	39,446	20,755	...	...	772	21,527	5,795	4,375	...	443	483	11,046	+10,481	772	4,144	
Shaikhpura Central Co-operative Bank, Ltd.	48,141	17,913	...	...	663	18,576	14,723	3,888	...	278	47	18,935	—359	516	4,042	
Haveli Kharagpur Central Co-operative Bank, Ltd.	35,705	19,649	...	...	273	19,922	4,373	6,321	...	31	...	10,725	+9,197	273	5,779	
[illegible] Central Co-operative Bank, Ltd.	[illegible]	[illegible]	...	...	[illegible]	[illegible]	[illegible]	[illegible]	...	[illegible]	[illegible]	15,263	+11,672	3,153	[illegible]	

Purnea—															
Purnea Central Co-operative Bank, Ltd.	6,918	10,178	...	...	3,516	13,694	5,136	4,370	1,000	56	1,265	11,827	+1,867	6,616	7,838
Araria Central Co-operative Bank, Ltd.	96,914	16,198	...	...	573	16,771	7,594	4,635	...	50	373	12,952	+3,819	7,483	5,137
Kishunganj Central Co-operative Bank, Ltd.	2,243	3,043	...	...	131	3,174	1,601	1,690	...	6	295	3,693	−518	1,669	2,974
Total Purnea ...	1,06,075	29,419	...	...	4,320	33,639	14,631	10,695	1,000	112	2,033	28,471	+5,168	15,767	15,940
Ranchi—															
Ranchi Central Co-operative Bank, Ltd.	19,818	12,946	22	...	8,795	21,763	8,012	7,662	...	472	336	16,482	+5,281	6,526	9,814
Chota Nagpur Christian Central Co-operative Bank, Ltd.	14,339	13,728	...	...	4,933	18,681	7,903	6,443	...	393	3	14,711	+3,920	2,230	8,228
Khunti Central Co-operative Union, Ltd.	5,475	8,827	7	...	1,463	10,297	6,178	3,066	...	688	650	10,5 2	—:85	696	2,901
Gumla Central Co-operative Bank, Ltd.	11,115	4,511	...	...	917	5,428	1,458	2,084	...	21	2 1	3,764	+1,664	269	2,489
Simdega Central Co-operative Bank, Ltd.	2,198	1,067	19	...	670	1,756	470	849	...	4	...	1,323	+433	636	905
Total Ranchi ...	52,945	41,079	48	...	16,778	57,905	24,020	20,104	...	1,578	1,190	46,892	+11,013	10,357	24,337
Hazaribagh—															
Hazaribagh Central Co-operative Bank, Ltd.	25,719	11,882	...	...	2,387	14,209	4,004	5,475	...	69	330	9,878	+4,331	1,138	7,242
Giridih Central Co-operative Bank, Ltd.	5,466	5,705	7	...	23	5,735	1,976	2,183		25	2	4,186	+1,549	221	2,714
Total Hazaribagh ...	31,185	17,537	7	...	2,410	19,944	5,980	7,658	..	94	332	14,064	+5,880	1,359	9,956
Palamau—															
Daltonganj Central Co-operative Bank, Ltd.	33,803	14,908	...	...	1,579	16,487	10,245	2,609	..	264	388	13,506	+2,981	308	2,735
Total Palamau ...	33,803	14,908	...	...	1,579	16,487	10,245	2,609	...	264	358	13,506	+2,981	308	2,735

STATEMENT I—*concld.*

Central Banks—Profit and Loss Statement—concld.

Classification.	Profit brought forward from last year.	Profit.					Loss.						Net profit (+) or loss (—) Column 22 of Balance Sheet.	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
		Interest accrued.	By sale of goods to members.	By purchase and sale of members' products.	Other items.	Total.	Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
Manbhum—																
Purulia Central Co-operative Bank, Ltd.	43,413	13,714	...	...	554	14,268	5,746	3,568	...	39	554	9,907	+4,361	281	4,417	
Dhanbad Central Co-operative Institute, Ltd.	886	4,443	...	...	352	4,795	1,380	2,268	...	41	133	3,823	+973	1,354	2,722	
Total Manbhum ...	44,299	18,157	...	...	906	19,063	7,126	5,836	...	80	687	13,729	+5,334	1,635	7,139	
Singhbhum—																
Chaibassa Central Co-operative Bank, Ltd.	20,039	11,396	...	...	91	11,487	4,768	3,156	..	25	4	7,953	+3,534	131	3,621	
Total Singhbhum...	20,039	11,396	...	...	91	11,487	4,768	3,156	..	25	4	7,953	+3,534	131	3,621	
Total for Central Co-operative Banks, for 1940.	18,73,310	10,28,744	666	...	1,08,625	11,38,035	4,01,670	2,70,944	6.600	18,596	54,147	7,51,357	+3,86,678	73,694	3,25,528	
Total for Central Co-operative Banks, for 1939.	14,58,354	10,80,575	477	...	75,040	11,56,092	3,89,744	2,7 4,909	14	23,857	58,010	7,46,534	+4,09,558	74,763	3,39,557	
Grand Total including Provincial Co-operative Bank, for 1940.	19,93,845	13,31,684	666	...	1,09,904	14,42,254	5,91,362	3,08,859	27,462	21,109	66,921	10,15,713	+4,36,541	1,77,188	4,74,508	
Grand Total including Provincial Co-operative Bank, for 1939.	15,75,991	13,50,957	477	...	76,518	14,27,952	5,96,479	3,16,302	1,574	26,522	74,619	10,15,496	+4,12,456	1,90,240	5,08,773	

APPENDIX I.

APPENDIX I

Serial no.	Name of circle.	Areas comprised.	Headquarters.	Assistant Registrars.	Leave taken, if any, and officiating arrangements made.	Remarks.
1	2	3	4	5	6	7
1	Patna ...	1. Patna district 2. Arrah and Buxar of Shahabad district.	Patna ...	Babu Jogeshwar Dayal Sub-Deputy Collector up to 26th August 1940. 2. Babu H. Chakravarti temporary Assistant Registrar from 27th August 1940.	On leave for 4 months from 27th August 1940.	
2	Gaya ...	1. Gaya district .. 2. Sasaram and Bhabhua of Shahabad district. 3. Palamu district	Gaya ...	Babu Sital Prasad, Sub-Deputy Collector.	On leave from the 18th July 1940 to the 31st July 1940. Assistant Registrar, Patna circle, held charge of this circle in addition to his own.	
3	Chapra ...	1. Saran district... 2. Champaran and 3. Hajipur of Muzaffarpur district.	Chapra ...	Pandit Uma Kant Thakur, Deputy Collector.		
4	Muzaffarpur	1. Muzaffarpur district except Hajipur. 2. Darbhanga district.	Pusa.	Babu H. Chakarvarti. temporary Assistant Registrar up to 19th August 1940. 2. Babu Jagnarain Sahu, Sub-Deputy Collector from 20th August 1940 to 26th December 1940. 3. Pandit Uma Kant Thakur Deputy Collector from 27th December 1940.	In addition to his duties as Assistant Registrar Chapra, circle.	

5	Bhagalpur ...	1. Bhagalpur Sadr and Banka of Bhagalpur district. 2. Monghyr, Jamui, Sheikhpura, Haveli Kharagpur of Monghyr district. 3. Rajmahal and Paharia Societies of Santal Parganas.	Bhagalpur...	......	On leave from 8th March 1940 to 21st March 1940.
				Babu Akhauri Basanteshwari Charan, Sub-Deputy Collector.	Assistant Registrar, Purnea Circle, held charge of this circle in addition to his own
6	Purnea ...	1. Madhipura, Supaul and Bhaptiahi of Bhagalpur district. 2. Begusarai and Societies under Daulatpur Co-operative Bank of Monghyr district. 3. Purnea district	Purnea ...	Babu Krishna Prasad, Sub-Deputy Collector.	.. ...
7	Hazaribagh	1. Hazaribagh district. 2. Santal Parganas (Dumka, Deoghar, Jamtara, Godda) and Dhanbad of Manbhum district.	Hazaribagh	Maulavi Muhammad Samuel, Deputy Collector.	... ...
8	Ranchi ...	1. Ranchi district 2. Purulia of Manbhum district. 3. Singhbhum district.	Ranchi ...	Babu Bhuvaneshwari Saran Verma, Deputy Collector.	... ...

APPENDIX I(*a*).

Serial no.	Name of Circle.	Areas comprised.	Headquarters.	Special Officers of Canegrowers' Co-operative Societies.	Leave taken, if any and officiating arrangement made.	Remarks.
1	2	3	4	5	6	7
1	Pusa ...	1. Purnea district. 2. Darbhanga district. 3. Sitamarhi Sub-division of Muzaffarpur district. 4. Portions of the districts of Monghyr and Bhagalpur lying north of the Ganges.	Pusa up to the 9th July 1940 and Samastipur from the 10th July 1940.	1. Rai Sahib Sadashiva Prasad, Special Officer, Canegrowers' Co-operative Societies, up to 31st May 1940 and again from the 11th June 1940 to the 26th June 1940. 2. Mr. J. Ahmad, Special Officer, Canegrowers' Co-operative Societies, from the 27th June, 1940.	On leave from the 1st June 1940 to the 10th June 1940. There was no Special Officer during this period.	
2	Patna ...	1. Patna district. 2. Gaya district. 3. Shahabad district. 4. Portions of the districts of Monghyr and Bhagalpur lying south of the Ganges.	Patna removed to Arrah towards the close of December 1940.	1. Mr. J. Ahmad, Special Officer, Canegrowers' Co-operative Societies, up to 18th June 1940 2. Babu Vaidvanath Prasad, Special Officer, Canegrowers' Co-operative Societies, from the 19th June 1940. He was attached to the Patna Circle as supernumerary from 15th April 1940 to the 18th June 1940.		

3	Chapra ...	1. Saran district 2. Hajipur sub-division in the district of Muzaffarpur.	Chapra ...	1. Babu Singhasini Prasad, Special Officer, Canegrowers' Co-operative Societies, up to the 3rd December 1940 and again from 25th December 1940. 2. Bishambhar Dayal, Officiating Special Officer, Canegrowers' Co-operative Societies, from the 4th December 1940 to the 24th December 1940.	On leave from the 4th December 1940 to the 24th December 1940. Babu Bishambhar Dayal, organiser, Canegrowers' Co-operative Societies, Siwan, officiated him as Special Officer.
4	Champaran...	1. Champaran district. 2. Sadr sub-division of Muzaffarpur district.	Motihari ...	Babu Inderdeva Sinha, Special Officer, Canegrowers' Co-operative Societies.	

APPENDIX II.

Tour of Assistant Registrars, Chief Auditor and Special officers.

Serial no.	Name of officer.	Designation.	Number of days out on tour.	Remarks.
1	2	3	4	5
1	Pandit Uma Kant Thakur	Assistant Registrar, Co-operative Societies, Chapra Circle.	260	Held charge of Muzaffarpur circle from the 27th December 1940 in addition to his own.
2	Babu Akhauri Basanteshwari Charan.	Ditto—Bhagalpur Circle.	160	On leave from the 8th March 1940 to the 21st March 1940.
3	Babu H. Chakarvarti ...	Ditto—Muzaffarpur Circle.	125	Held charge of Patna circle from the 27th August, 1940.
4	Babu Jogeshwar Dayal	Ditto—Patna Circle.	119	On leave for 4 months from the 27th August 1940.
5	Babu Sital Prasad ...	Ditto—Gaya circle	133	On leave from the 18th July 1940 to the 31st July 1940.
6	Babu Krishna Prasad ...	Ditto—Purnea circle.	207	Held charge of Bhagalpur circle from the 8th March 1940 to the 21st March 1940 in addition to his own.
7	Babu Bhuvaneshwari Saran Verma.	Ditto—Ranchi circle.	182	
8	Maulvi Md. Samuel ...	Ditto—Hazaribagh circle.	118	
9	Babu Jagnarain Suhu ...	Ditto—Muzaffarpur Circle.	136	Held charge from the 20th August 1940 and reverted to the general line from the 27th December 1940.
10	Mr. P. Sen Gupta ...	Chief Auditor, Co-operative Societies, Bihar.	67	
11	Mr. P. C. Das Gupta ...	Special Audit Officer, Bihar.	109	For five months from the 15th March 1940.
12	Mr. V. M. Thakore ...	Special Officer, Co-operative Department, Bihar.	92	From the 8th June 1940.

APPENDIX II(*a*).

Tour of Special Officers of the Cane-growers' Co-operative Societies.

Serial no.	Name of officer.	Designation.	Number of days out on tour.	Remarks.
1	2	3	4	5
1	Rai Sahib Sadashiva Prasad.	Special Officer, Cane-growers' Co-operative Societies. Pusa Circle.	111	On leave from the 1st June 1940 to the 10th June 1940.
2	Mr. J. Ahmad ..	Special Officer, Cane-growers' Co-operative Societies, South Bihar Circle.	156	Held charge of Pusa Circle from the 27th June 1940.
3	Babu Singhasini Prasad ..	Special Officer, Cane-growers' Co-operative Societies, Chapra Circle.	204	On leave from the 4th December 1940 to the 24th December 1940.
4	" Bishambhar Dayal ..	Offg. Special Officer, Cane-growers' Co-operative Societies, Chapra Circle, from the 4th December 1940 to the 24th December 1940.	16	..
5	" Inderdeva Sinha ..	Special Officer, Cane-growers' Co-operative Societies, Champaran Circle.	179	
6	" Vaidyanath Prasad ..	Special Officer, Cane-growers' Co-operative Societies, South Bihar Circle, from the 19th June 1940.	10	He was attached to the Patna Circle as supernumerary from the 15th April 1940 to the 18th June 1940.

APPENDIX III.

Statement showing Demand and Collection of Central Banks and Unions from affiliated societies.

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
1	Masaurhi ...	2,58,994	7,625	2·9	2,51,369	1,94,291	2,922	1·5	1,91,369
2	Bihar ...	1,95,677	9,502	4·8	1,86,175	85,266	8,322	9·7	76,944
3	Barh ...	1,83,379	3,721	2	1,79,658	92,005	10,051	10·9	81,954
4	Fatwa ...	3,19,460	8,339	2·6	3,11,121	2,71,495	50,049	18·3	2,21.446
5	Dinapur ...	3,71,335	6,429	1·73	3,64,906	3,20,017	4,034	1·26	3,15,983
6	Nawada ...	5,22,388	6,697	1·2	5,15,691	2,84,072	10,648	3·9	2,73,424
7	Jahanabad ...	4,02,334	25,352	6·3	3,76,982	3,01,084	18,614	6·1	2,82,470
8	Aurangabad ...	1,63,949	10,575	6·4	1,53,374	1,42,415	3,055	2·1	1,39,360
9	Arrah ...	2,12,367	156	·07	2,12,211	1,13,302	941	·8	1,12,361
10	Buxar ...	1,55,790	6,486	4·1	1,49,304	85,430	6,662	7	78,768
11	Sasaram ...	53,849	1,545	2·8	52,304	26,350	4,074	15·4	22,276
12	Bhabua ...	52,806	5,104	9·6	47,702	29,763	4,724	15·8	25,039
13	Muzaffarpur ...	4,65,196	13,986	3	4,51,210	2,02,602	17,560	8·6	1,85,043
14	Sitamarhi ...	6,00,808	595	·09	6,00,213	4,37,450	7,656	1·7	4,29,794
15	Hajipur ...	3,89,718	24,988	6·4	3,64,730	1,64,441	22,065	13·4	1,42,376
16	Chapra ...	2,31,064	2,679	1·15	2,28,385	85,575	16,309	19	69,266
17	Siwan ...	2,92,888	75,479	25·7	2,17,409	86,623	31,067	35·8	55,556
18	Gopalganj ..	3,01,494	30,052	10	2,71,443	1,52,482	13,497	9	1,38,985
19	Motihari ...	92,019	993	1·07	91,026	1,44,222	26,168	18·1	1,18,054
20	Bettiah National	1,15,560	13,258	11·4	1,02,302	60,239	12,625	20·9	47,614
21	Laheria Sarai ...	5,28,415	40,209	7·6	4,88,206	2,45,754	22,568	8·1	2,23,186
22	Rohika ...	6,18,569	26,525	4·2	5,92,044	1,89,671	46,086	24·3	1,43,585
23	Daulatpur ...	4,86,922	4,303	·8	4,82,619	2,25,005	1,188	·5	2,23,817
24	Samastipur ...	1,72,663	1,395	·8	1,71,268	1,33,005	7,982	6	1,25,023
25	Bhagalpur ...	3,26,321	9,170	2·8	3,17,151	2,38,392	9,102	3·08	2,29,290
26	Madhipura ...	1,34,778	8,412	6·2	1,26,366	65,034	15,446	23·9	49,588
27	Supaul ...	1,33.340	3,045	2·2	1,30,295	64,210	6,610	1·2	57,600
28	Bhaptiahi ...	1,82,802	5,588	3	1,77,214	1,05,942	7,069	6·6	98,873
29	Banka ...	3,71,593	6,345	1·7	3,65,248	2,14,273	18,401	8·5	1,95,872
30	Dumka ..	43,639	2,738	6·2	40,901	26,214	6,894	26·2	19,320
31	Deoghar ...	51,906	19,493	37·5	32,413	12,734	11,749	92	985

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
32	Rajmahal ...	1,71,134	1,951	1·1	1,69,183	1,24,907	3,473	2·7	1,21,434
33	Jamtara ...	56,322	2,413	4·2	53,909	19,447	5,925	30·4	13,522
34	Godda ...	14,696	4,158	28·2	10,538	3,208	2,199	68·5	1,009
35	Monghyr ...	2,11,507	403	·2	2,11,104	1,57,510	1,914	1·2	1,55,596
36	Jamui ...	2,29,383	5,451	2·37	2,23,932	1,20,450	18,673	14·43	1,10,777
37	Sheikhpura ...	2,51,187	3,455	1·3	2,47,732	1,85,037	6,850	3·7	1,78,187
38	Haveli Kharagpur.	1,94,662	277	·1	1,94,385	1,16,688	5,257	4·5	1,11,431
39	Begusarai ...	2,18,824	6,712	3	2,12,112	1,34,976	19,642	14·5	1,15,334
40	Purnea ...	1,07,173	19,910	18·9	87,263	29,297	6,145	20·8	23,152
41	Araria ..	1,56,850	2,766	1·1	1,54,084	1,10,199	6,909	6·2	1,03,290
42	Kishunganj ...	27,771	1,950	7·02	25,821	14,283	1,474	10·3	12,809
43	Ranchi ...	1,18,954	4,022	3·3	1,14,932	69,397	6,372	9·1	63,025
44	Chota Nagpur Christian.	1,08,775	3,562	3·2	1,05,213	83,568	6,389	7·3	77,179
45	Khunti ...	78,496	3,739	4·7	74,757	43,840	3,957	8	39,892
46	Gumla ...	39,854	4,220	10·58	35,634	21,305	2,331	10·94	18,974
47	Simdega ...	7,836	1,050	13	6,786	2,936	580	19·74	2,356
48	Hazaribagh ...	98,875	5,709	5·7	93,166	36,454	12,369	33	24,085
49	Giridih ...	43,992	4,087	7·9	39,905	9,849	5,789	58·7	4,060
50	Daltonganj ...	1,19,081	4,993	4·2	1,14,088	1,20,724	5,716	4·7	1,15,008
51	Purulia ...	1,07,547	394	·3	1,07,153	84,857	3,199	3·7	81,658
52	Dhanbad ...	19,352	4,818	24·8	14,534	4,046	4,046	100	nil
53	Chaibasa ...	89,433	962	1·7	88,471	66,410	9,402	14.3	57,008
	Total ...	1,09,03,727	4,67,786	4·2	1,04,35,941	63,67,755	5,62,749	8·8	58,05,006

APPENDIX IV.

Statement showing demand and collection of affiliated societies from the members.

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
1	Masaurhi ...	1,52,455	6,282	4·1	1,46,173	2,22,509	3,550	1·5	2,18,959
2	Bihar ...	1,24,106	13,777	6·1	1,10,329	1,03,805	13,980	8·9	89,825
3	Barh ..	1,53,199	9,031	5·8	1,44,168	1,71,151	7,478	4·3	1,63,673
4	Dinapur ...	2,83,964	17,172	6	2,66,792	3,40,616	68,206	20	2,72,410
5	Fatwa ...	2,35,590	33,449	14·1	2,02,141	3,65,384	3,829	1·09	3,61,555
6	Nawada ...	3,47,906	34,016	9·7	3,13,890	4,10,368	10,451	2·5	3,99,917
7	Jahanabad ...	3,11,705	32,276	10·2	2,79,429	3,63,920	25,275	6·9	3,38,645
8	Aurangabad ...	1,86,766	15,364	8·2	1,71,402	2,24,090	8,078	3·6	2,16,012
9	Arrah ...	85,136	6,449	7·5	78,687	1,13,302	941	8	1,12,361
10	Sasaram ...	69,411	3,469	4·9	65,942	68,965	4,144	6	64,821
11	Buxar ...	73,083	7,477	10·2	65,606	79,025	6,050	7.6	72,975
12	Bhabua ...	34,192	5,241	15·3	28,951	32,875	5,617	16·7	27,258
13	Muzaffarpur ...	3,94,409	62,230	15·9	3,32,179	4,08,049	6,502	1·5	4,01,547
14	Sitamarhi ...	3,41,872	1,422	·41	3,40,450	5,04,202	759	·15	5,03,443
15	Hajipur ...	3,43,776	31,844	9·2	3,11,932	2,97,288	31,372	10·5	2,65,916
16	Chapra ...	1,97,157	8,856	4·4	1,88,301	1,02,454	12,824	12·5	89,630
17	Siwan ...	3,67,565	90,428	24·6	2,77,137	1,84,100	45,831	24·8	1,269
18	Gopalganj ...	3,06,957	30,086	9·8	2,76,871	2,62,985	18,362	6·9	2,44,623
19	Motihari ...	1,94,365	24,103	12·3	1,70,262	2,14,835	31,536	14·6	1,83,299
20	Bettiah National	91,824	15,915	17·3	75,909	86,539	20,579	23·7	65,960
21	Laheriasarai ...	4,49,764	36,521	8·1	4,13,243	3,86,996	37,498	9·7	3,49,498
22	Rohika ...	5,32,223	39,886	7·5	4,92,337	2,46,379	44,258	17·9	2,02,121
23	Daulatpur ...	4,72,813	18,971	4	4,53,842	3,78,772	8,709	2·2	3,70,063
24	Samastipur ...	1,40,021	1,457	1·04	1,38,564	1,33,005	7,982	6	1,25,023
25	Bhagalpur ...	2,67,243	12,116	4·5	2,55,127	3,66,326	5,107	1·3	3,61,219
26	Madhipura ...	1,30,833	15,104	11·5	1,15,729	90,122	21,929	24·3	68,193
27	Supaul ...	90,346	3.961	4·3	86,385	84,948	5,379	6·3	79,569
28	Bhaptiahi ...	1,37,165	5,328	3·9	1,31,837	1,15,831	4,096	3·5	1,11,735
29	Banka ...	3,44,673	10,327	2·9	3,34,346	3,04,451	16,993	5·5	2,87,458
30	Dumka ...	57,201	6,455	11·2	50,746	53,707	5,271	9·8	48,436
31	Deoghar ...	1,05,865	22,235	21·	83,630	40,144	18,842	47	21,302

Serial no.	Name of bank or union.	Principal.				Interest.			
		Demand.	Collection.	Percentage of collection.	Overdue.	Demand.	Collection.	Percentage of collection.	Overdue.
1	2	3	4	5	6	7	8	9	10
		Rs.	Rs.		Rs.	Rs.	Rs.		Rs.
32	Rajmahal ...	94,644	702	·7	93,942	1,11,640	2,959	2·6	1,08,681
33	Jamtara ...	65,071	3,246	4·9	61,825	37,923	5,421	14·2	32,502
34	Godda ...	32,606	5,725	17·5	26,881	13,003	3,358	25·8	9,645
35	Monghyr ...	1,49,274	870	·6	1,48,404	1,94,872	2,105	1·07	1,92,767
36	Jamui ...	1,85,649	12,365	6·66	1,73,284	1,76,603	14,824	8·39	1,61,7 9
37	Shaikhpura ...	1,56,045	9,393	6	1,46,652	1,83,298	9,489	5·1	1,73,9 9
38	Haveli-Kharagpur.	1,47,519	1,821	1·2	1,45,698	1,29,852	4,858	3·7	1,24,994
39	Begusarai ...	1,69,111	11,917	7·6	1,57,194	1,75,116	10,204	5·8	1,64,912
40	Araria ...	1,47,261	3,503	2·31	1,43,758	1,54,877	8,497	5·42	1,46,380
41	Purnea ...	95,345	7,308	8	88,037	72,126	7,986	11	64,140
42	Kishunganj ...	34,128	2,162	6·9	31,966	26,186	1,643	6·2	24,543
43	Ranchi ...	2,30,896	10,152	4·3	2,20,744	2,37,677	13,005	5·4	2,24,672
44	Chota Nagpur Christian.	1,83,804	14,661	7·9	1,69,143	1,96,598	16,425	8·3	1,80,173
45	Khunti ...	67,068	4,536	7·1	62,532	55,419	7,307	13·2	48,112
46	Gumla ...	39,854	4,220	10·5	35,634	46,620	3,952	8·5	42,668
47	Simdega ...	23,992	2,564	10·6	21,428	29,535	1,852	6·27	27,683
48	Hazaribagh ...	1,13,947	9,534	8·3	1,04,413	95,642	15,673	16·3	79,969
49	Giridih ...	55,990	4,460	7·9	51,530	42,483	6,754	15·8	35,729
50	Daltonganj ...	1,16,930	4,981	4·2	1,11,949	1,51,095	4,319	2·9	1,46,776
51	Purulia ...	1,17,480	599	·50	1,16,881	80,712	3,447	1·8	77,265
52	Dhanbad ...	32,877	4,540	12·8	28,337	16,187	6,691	41·3	9,496
53	Chaibasa ...	97,872	6,946	7	90,926	1,11,060	9,555	8·6	1,01,505
	Total ...	93,80,948	7,47,453	7·9	86,33,495	90,95,667	6,61,752	7·2	84,33,915

APPENDIX V.

General Informations about Central Banks and Unions.

Serial number.	Name of bank or union.	Number of members. Individuals.	Societies.	Share capital subscribed.	Share capital paid up.	Deposit held at the end of the year.	Working capital.	Reserve Fund. Used in the business.	Separately invested.	Cost of management.	Remarks.
1	2	3	4	5	6	7	8	9	10	11	12
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1	Masaurhi	5	80	20,175	20,142	73,615	3,36,923	...	4,793	3,097	
2	Bihar	63	127	36,710	33,528	1,91,313	2,95,586	9,517	9,520	6,941	
3	Barh	39	94	42,285	25,371	1,78,674	3,31,038	6,914	18,000	7,171	
4	Dinapur	9	101	53,825	52,855	96,408	4,90,793	...	2,019	4,584	
5	Fatwa	14	127	48,625	27,723	79,944	4,83,194	9,705	7,300	6,913	
6	Nawada	86	283	1,15,745	65,218	2,55,879	7,17,778	29,773	16,770	7,719	
7	Jahanabad ...	31	191	77,795	73,385	3,21,561	6,58,635	17,668	17,200	6,570	
8	Aurangabad ...	53	134	49,745	34,625	1,14,907	2,59,946	...	4,456	4,473	
9	Arrah	91	63	36,880	17,345	2,57,007	3,66,341	8,102	4,600	2,617	
10	Buxar	24	74	30,405	28,865	1,41,451	2,14,961	...	7,651	3,055	
11	Sasaram	46	87	34,845	16,913	20,653	80,050	7,658	3,600	2,314	
12	Bhabua	10	56	10,690	10,690	15,741	75,353	...	1,177	3,127	
13	Muzaffarpur ...	83	164	95,025	50,955	3,90,506	6,72,320	...	31,302	7,395	
14	Sitamarhi	51	166	67,280	65,332	1,89,449	7,21,944	...	12,650	2,832	
15	Hajipur	28	169	70,575	58,794	1,25,293	4,29,645	4,741	10,000	6,799	
16	Chapra	25	104	38,730	38,730	3,56,699	3,79,531	7,056	9,500	7,149	
17	Siwan	8	237	94,585	89,772	3,04,647	5,25,290	48,554	48,713	16,441	
18	Gopalganj... ...	49	155	78,870	57,526	2,27,518	3,66,234	15,453	15,760	8,068	
19	Motihari	35	170	68,850	41,310	2,70,513	4,37,217	11,926	13,627	8,258	
20	Bettiah ...	25	86	22,375	17,620	1,19,077	1,90,056	...	3,615	4,375	
21	Laheriasarai ...	70	199	83,260	66,683	4,57,361	6,57,274	11,321	11,400	8,153	
22	Rohika	27	280	1,16,010	94,196	3,70,232	6,93,158	40,573	34,847	12,533	
23	Daulatpur	13	127	67,565	67,040	64,172	5,97,249	14,719	21,400	8,444	
24	Samastipur ...	18	65	29,370	28,154	1,53,523	2,49,743	...	4,982	5,322	
25	Bhagalpur ...	111	101	61,180	49,880	3,92,128	5,16,546	6,647	10,900	6,060	
26	Madhepura ...	48	120	35,740	29,320	1,17,000	1,63,486	8,347	7,400	4,396	
27	Supaul	25	83	24,155	5,781	1,27,121	2,03,335	15,223	7,800	3,102	
28	Bhaptiahi	5	58	23,060	23,060	24,542	2,29,209	...	2,167	2,283	
29	Banka	6	205	55,650	33,380	1,61,931	4,75,364	5,376	11,900	9,646	
30	Dumka	12	138	7,490	6,970	39,101	65,436	...	322	4,247	
31	Deoghar	7	203	18,470	18,190	1,19,435	1,56,780	4,750	3,000	6,052	
32	Rajmahal	16	76	24,920	24,830	84,539	2,52,326	7,833	6,800	4,763	
33	Jamtara	4	102	12,360	12,360	41,135	73,114	180	5,667	3,373	
34	Godda	14	79	9,680	7,580	12,985	23,578	...	723	1,834	

Serial no.	Name of bank or union.	Number of members.		Share capital subscribed.	Share capital paid up.	Deposits held at the end of the year.	Working capital.	Reserve Fund.		Cost of management.	Remarks.
		Individuals.	Societies.					Used in the business.	Separately invested.		
1	2	3	4	5	6	7	8	9	10	11	12
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
35	Monghyr	24	74	25,955	21,999	63,995	3,24,246	...	830	3,381	
36	Jamui	26	124	39,890	36,730	1,39,969	3,01,884	3,989	8,700	4,375	
37	Sheikhpura ...	35	81	24,950	24,490	94,238	3,06,187	...	3,522	3,888	
38	Haveli-Kharagpur ...	3	73	23,080	22,441	71,720	2,44,522	316	4,800	6,321	
39	Begusarai	31	88	38,270	29,032	91,772	2,53,924	15,380	3,700	4,815	
40	Purnea	51	78	30,635	15,776	1,31,691	1,72,107	...	4,824	4,370	
41	Araria	60	102	24,600	13,571	60,988	1,80,368	...	1.809	4,635	
42	Kishunganj ...	95	36	14,655	6,313	17,613	37,663	1,131	...	1,690	
43	Ranchi	225	209	35,390	21,224	1,62,177	2,15,328	2,000	4,943	7,662	
44	Chota Nagpur Christian	...	265	20,800	18,689	97,215	1,95,686	15	2,795	6,443	
45	Khunti	4	137	9,530	9,518	72,373	1,35,415	2,388	2,500	3,066	
46	Gumla	...	89	7,760	7,493	20,724	4,5351	664	1,200	2,084	
47	Simdega	...	59	3,320	3,024	13,292	17,731	370	324	849	
48	Hazaribagh ...	55	144	22,195	12,583	85,486	1,19,491	222	2,900	5,475	
49	Giridih	67	120	26,510	5,302	38,518	51,453	1,845	1,800	2,183	
50	Daltonganj ...	26	144	20,890	16,645	1,11,948	1,88,420	2,422	3,000	2,609	
51	Purulia	81	119	37,570	11,842	1,11,437	1,52,339	748	3,900	3,568	
52	Dhanbad	11	51	5,660	5,602	28,802	44,419	412	1,300	2,268	
53	Chaibasa	30	113	15,360	15,159	93,693	1,22,087	...	1,854	3,156	
	Total ...	1,975	6,605	20,84,975	15,95,505	73,24,701	1,65,15,033	3,18,938	4,26,362	2,70,944	

APPENDIX VI.

General information of Societies other than Central Banks and Guarantee Unions (a) Agricultural.

Serial no.	Class of Societies.	Number of Societies.	Membership.	Paid up share capital.	Reserve fund.	Other funds.	Working Capital.	Profit (+) or loss (−).
1	2	3	4	5	6	7	8	9
				Rs.	Rs.	Rs.	Rs.	Rs.
1	Primary Societies.	6,571	1,49,704	10,14,056	25,69,134	1,34,987	1,37,26,336	+35,096
2	Grain golas ...	23	8,461	89	18,844	...	29,221	+10,768
3	Sale Society	2	174	1,781	338	1,900	5,450	−544
4	Dairy Society	1	38	...	2,326	...	4,118	+45
5	Better farming Societies.	1	21	...	...	...	8	−2
6	Cane marketting Unions.	32	750	1,983	1,919	456	25,456	+16,270
7	Cane-growers' Societies.	1,386	34,852	47,004	2,928	2,973	92,556	+42,797
	Total ...	8,016	1,94,000	10,64,913	25,95,389	1,40,316	1,38,83,145	+1,04,430

APPENDIX VI.

General information of Societies other than Central Banks and Guarantee Unions (b) Non-Agricultural.

Serial no.	Class of Societies.	Number of Societies.	Membership.	Paid up share capital.	Reserve Fund.	Other Funds.	Working capital.	Profit (+) or loss (—).
1	2	3	4	5	6	7	8	9
				Rs.	Rs.	Rs.	Rs.	Rs.
1	Provincial Societies.	9	5,758	2,91,426	90,095	21,370	9,53,351	+27,163
2	Peoples' and Traders' Co-operative Banks.	7	2,544	90,382	86,468	30,453	6,44,043	+10,471
3	Other Employees' Societies.	73	22,115	18,07,536	4,61,394	40,008	44,68,451	+1,44,509
4	Societies of shop-keeper.	17	314	7,790	18,763	2,340	1,18,386	—3,844
5	Societies of depressed class.	24	743	4,135	11,397	2,296	41,176	+544
6	Stores ...	6	687	15,014	23,776	1,140	93,188	+5,879
7	Societies of Weavers, Limited.	9	685	13,125	8,439	4,077	38,614	+1,517
8	Home Industries Societies.	1	11	105	275	120	1,092	+62
9	Farmer and Cottage Industries Societies.	1	58	134	48	...	382	+38
10	Societies of Weavers, Unlimited.	27	425	3,652	7,257	359	36,116	+247
11	Housing Societies.	2	99	14,990	801	1,578	86,431	+1,467
12	Better living and Gram Sudhar Societies.	30	1,348	...	3,919	...	4,152	+996
13	Thrift Societies	5	123	2,879	189	428	12,507	+298
	Total ...	211	34,914	22,51,165	6,93,715	1,04,163	64,97,889	+1,89,347

APPENDIX VII.

Statement showing completion of Rehabilitation enquiry.

1940.

Serial no.	Name of Bank or Union.	Total no. of societies.	Total no of members.	No. of societies enquired into.	No. of members enqiured into.	Date of reconstruction.	Date of commencement of enquiry.	Date of completion of enquiry.	Remarks.
1	2	3	4	5	6	7	8	9	10
1	Ranchi C. B.	203	7,493	115	3,381	30-6-1939	11-7-1939	10-2-1940	
2	Chota Nagpur Christian C. B.	262	6,735	148	3,792	30-6-1939	3-7-1939	15-2-1940	
3	Khunti C. U.	130	3,120	107	2,564	30-6-1939	30-7-1939	29-1-1940	
4	Samastipur C. U. ...	65	930	65	930	31-12-1938	23-9-1939	6-2-1940	
5	Bhagalpur C. B.... ...	88	1,443	88	1,443	30-6-1939	11-9-1939	6-3-1940	
6	Sasaram C. B.	85	1,358	57	893	31-12-1939	26-1-1940	1-5-1940	
7	Bhabua C. B.	54	709	54	709	31-12-1939	2-2-1940	19-3-1940	
8	Simdega C. B.	58	1,469	32	688	31-12-1939	19-2-1940	16-4-1940	
9	Buxar C. B.	73	1,330	68	697	31-12-1939	4-2-1940	15-5-1940	
10	Rohika C. U.	278	6,134	248	5,141	31-12-1939	8-1-1940	28-8-1940	
11	Giridih C. B.	117	3,179	100	1,745	31-12-1939	8-1-1940	30-6-1940	
12	Laheriasarai C. B. ...	194	4,374	181	3,947	31-12-1939	11-4-1940	12-11-1940	
13	Madhipura C. B. ...	116	2,826	83	2,115	31-12-1939	25-4-1940	21-8-1940	
14	Motihari C. B.	166	2,839	101	1,749	31-12-1939	16-5-1940	25-8-1940	
15	Bettiah National C. B. ...	84	1,559	68	1,259	31-12-1939	12-6-1940	29-10-1940	
	Total ...	1,973	44,498	1,515	31,053				

BGP (CCS) 15—810—31-10-1941—KP and others.